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### For Benefits Personnel

Once you become eligible to participate in the **Thrift Savings Plan**, there are three types of contributions that may be made to your **account**: ...

[www.opm.gov/fers\\_election/ri\\_90/f\\_tsp.htm](http://www.opm.gov/fers_election/ri_90/f_tsp.htm) - 15k -

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### FERS Transfer Handbook

The **Thrift Savings Plan** part of FERS is an **account** that is automatically set ... of the FERS Basic Benefit contribution and Social Security in **1998** is 7.0%. ...

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#### **Thrift Savings Account**

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#### **Thrift Savings Plan - TSP**

How is your TSP **account** performing?  
Free strategies to help your return  
[www.TSPtalk.com](http://www.TSPtalk.com)

### IB-OR-99-055-Thrift Savings Plan Open Season, November 15, 1998 to ...

A new open season for the **Thrift Savings Plan** (TSP) began on November 15, **1998** and will end on February 1, 1999. This open season is extended to February 1, ...

[www.blm.gov/nhp/efoia/or/fy99/IBs/b99055.htm](http://www.blm.gov/nhp/efoia/or/fy99/IBs/b99055.htm) - 12k - [Cached](#) - [Similar pages](#)

### IB-OR-98-252-Thrift Savings Plan Open Season, May 15, 1998 to July ...

A new open season for the **Thrift Savings Plan** (TSP) began on May 15, **1998** and will end on July 31, **1998**. The theme for this open season is "You Can Take It ...

[www.blm.gov/nhp/efoia/or/fy98/IBs/b98252.htm](http://www.blm.gov/nhp/efoia/or/fy98/IBs/b98252.htm) - 13k - [Cached](#) - [Similar pages](#)

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### Administering Individual Accounts in Social Security: The Role of ...

At the end of March **1998**, **accounts** in the federal **thrift** plan had reached a total of \$67 billion (US **Thrift Savings Board** 1998b).(39). Figure 6 ...

[www.urban.org/retirement/retire\\_1.html](http://www.urban.org/retirement/retire_1.html) - 181k - [Cached](#) - [Similar pages](#)

### [PDF] How much is enough?

File Format: PDF/Adobe Acrobat - [View as HTML](#)

**Thrift Savings Plan**. May **1998**. TSP Web site: [www.tsp.gov](http://www.tsp.gov) ... This formula may not take into **account** the details of your specific. situation. ...

[www.tsp.gov/forms/high98aw.pdf](http://www.tsp.gov/forms/high98aw.pdf) - [Similar pages](#)

### [PDF] Participation in Voluntary Individual Savings Accounts: An ...

File Format: PDF/Adobe Acrobat - [View as HTML](#)

**savings accounts** as a part of, or in addition. to, Social Security. ... **Thrift Savings Plan** Participant Demographics, December **1998**; and Employee ...

[www.ssa.gov/policy/docs/ssb/v63n1/v63n1p34.pdf](http://www.ssa.gov/policy/docs/ssb/v63n1/v63n1p34.pdf) - [Similar pages](#)

### [PDF] THRIFT SAVINGS PLAN TSP-20

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Amount in the **Thrift Savings Plan** Loan Program booklet. 12: Requested amount too large.

If the amount you requested is more than the amount of your **account** ...

[www.doi.gov/hrm/pmanager/forms/tsp20.pdf](http://www.doi.gov/hrm/pmanager/forms/tsp20.pdf) - [Similar pages](#)

### ADMINISTRATION OF THE HOUSE'S THRIFT SAVINGS PLAN REQUIRES ONLY ...

HOUSE'S **THRIFT SAVINGS** PLAN. REQUIRES ONLY MINOR IMPROVEMENTS. Report No. 98-CAO-21. December 29, **1998**. Report Transmittal Memorandum ...  
www.house.gov/IG/98cao21/report.htm - 29k - [Cached](#) - [Similar pages](#)

DefenseLINK News: Obstacles Remain to Military's Use of Thrift ...

The **Thrift Savings** Plan is a **savings** vehicle, said Navy Capt. ... charges of 8.4 percent of reserve participants' **account** balances and 1.5 percent of active ...

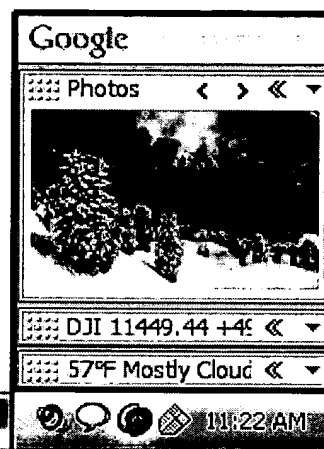
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File 20:Dialog Global Reporter 1997-2006/Jul 19  
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File 348:EUROPEAN PATENTS 1978-2006/ 200628  
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File 349:PCT FULLTEXT 1979-2006/UB=20060713,UT=20060706  
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Set	Items	Description
S1	562818	TSP OR THRIFT()SAVING()ACCOUNT? ? OR 401()K OR 401K OR ((-EMPLOYER OR COMPANY OR CORPORAT???)()SPONSORED)(3N)(SAVING? ? OR RETIREMENT OR PENSION)) OR SALARY()(REDUCTION OR DEFERRAL)-()PLAN? ? OR (RETIREMENT OR OLD()AGE OR OLDAGE OR RETIREE? ? OR ELDERLY)(
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02057250 58127324

**Outsourcing retirement is not new -- and is continuously evolving**

**Prey, Richard L**  
Benefits Quarterly v16n3 PP: 27-30 Third Quarter 2000  
ISSN: 8756-1263 JRNL CODE: BFQ  
WORD COUNT: 1634

**Prey, Richard L**  
...TEXT: plans. Today's plan sponsors are asking providers to go beyond the traditional array of **investment**, **retirement plan** administration, and compliance testing and reporting services. Recent national plan sponsor surveys now rank delivery...

...member-level plan and investment education. With more than 28 million plan members covered under **401 ( k )** plans today, it's no wonder sponsors need help providing members with the information they need to successfully manage and get the most out of their **401 ( k )** plans. Today's services include enrollment materials, investment education tools and periodic reports, among others...

...Plan sponsors continually ask for regular periodic communication to plan participants on a variety of **retirement planning** issues.

#### **INVESTMENT EDUCATION MEETINGS**

Plan sponsors also want to help employees make appropriate investment choices based on a fundamental understanding of investments in general and the investment options available specifically in their **plan**. **Investment** education and **retirement planning** seminars conducted by service providers help meet employers' desire to educate their employees. **Retirement planning** seminars increase **plan** members' awareness of a variety of **retirement planning** issues and help them understand the "big picture" of **retirement planning**.

Most **plan** sponsors permit members to exercise investment control over their plan funds. Sponsors may reduce their...

...reporting period are another source of important information for plan members. Annual benefit illustrations projecting **account** values and estimated **retirement** benefits should be part of the reports. Sponsors may have the reports delivered to them...

...Update and coordinate member records.  
**INACTIVE MEMBER ACCOUNTS**

To help former plan members preserve their **401 ( k ) accounts** for **retirement**, many sponsors establish **accounts** to maintain funds for inactive plan members (terminated and retired plan members). These accounts give...

...and performance they used as active members and allow them to preserve their money for **retirement**.

from the asset accumulation phase to the payout phase. They need assistance carrying...

...staffing concerns but do show a willingness to engage their bundled service provider to provide **retirement planning** assistance. **Plan** members will increasingly look to service providers to help not only with **retirement planning**, but also with information on housing and health care needs and income distribution models.

#### SUMMARY

Outsourcing is a relatively new term for **retirement plan** services that sponsors have demanded for years. As their plan service needs change, demand for...

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01891317 05-42309

#### A multibillion dollar market

Kelly, William K  
LIMRA's MarketFacts v18n4 PP: 16-17 Jul/Aug 1999  
ISSN: 0889-0986 JRNL CODE: MKF  
WORD COUNT: 1146

Kelly, William K

...DESCRIPTORS: **Salary reduction plans** ;

ABSTRACT: Marketing "group annuity" contracts as funding mechanisms for **401 (k)** programs to small-to-midsize companies is discussed. Research illustrates that insurance companies still have...

...provides the necessary know-how, financial expertise, and communication skills required to implement a corporate **retirement program**. One distinct advantage to group annuity programs is the wider array of investment choices from...

TEXT: Headnote:

#### Marketing Group Annuity **401 (k)** Plans to Small Companies

The employee benefits buzzword of the 1990s and beyond: **401 (k)**. These portable **retirement savings accounts** - offered by almost all corporate employers - are the craze in the financial services industry. Everyone...

...reversing), it's not uncommon to have a six-figure account balance. Experts say your **401 (k)** will soon exceed the equity in your home.

This somewhat untapped small-to-midsize company...

...companies with fewer than 100 employees - and only about 15 percent of these companies have **401 (k)** plans. Currently, assets in all tax-qualified **retirement programs** such as **401 (k)** plans total more than \$4 trillion dollars, and represent the single largest source of private...

flourish, now and into the future, technology and...

...to this formula. Insurance companies have a wonderful opportunity to capture a controlling percentage of **401 (k)** business. The brokerage community is the key element in making this possibility a reality.

Author...

**7/3,K/3 (Item 3 from file: 15)**  
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01724729 03-75719

**Collateralized loan obligations: A powerful new portfolio management tool for banks**

**Kohler, Kenneth E**  
Securitization Conduit vln2 PP: 6-20 Summer 1998  
ISSN: 1098-2957 JRNL CODE: SECO  
WORD COUNT: 10805

**Kohler, Kenneth E**  
...TEXT: portfolio is contemplated.

F. ERISA Issues

A thorough discussion of the application of the Employee **Retirement Income** Security Act of 1974, as amended ("ERISA"), to securitization transactions in general, and to CLOs...

**7/3,K/4 (Item 4 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00370925 87-29759

**A Fisherian Analysis of Individual Retirement Accounts**

**Kelly, William A., Jr. ; Miles, James A**  
Atlantic Economic Journal vl5n2 PP: 1-10 Jul 1987  
ISSN: 0197-4254 JRNL CODE: AEJ

**A Fisherian Analysis of Individual Retirement Accounts**  
**Kelly, William A., Jr ...**

DESCRIPTORS: Individual **retirement accounts** ;

ABSTRACT: Fisherian analysis is used to model the savings decision involved in individual **retirement accounts** (IRA), allowing for the joint tax effects of lending and borrowing. Income now is assumed...

**7/3,K/5 (Item 5 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00082408 78-16739

**Major Collective Bargaining Issues in the Post-Controls Period**

**Kelly, William**

**Kelly, William**

...ABSTRACT: limits on and higher premiums for overtime worked, restrictions on contracting-out, provisions for early **retirement**, and **schemes** for security of employment. There is discussion concerning the question of pension adequacy both in...

**7/3,K/6 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03239586 SUPPLIER NUMBER: 05123932

**A Fisherian analysis of individual retirement accounts.**

**Kelly, William A., Jr.** ; Miles, James A  
Atlantic Economic Journal, v15, p1(10)  
July, 1987

ISSN: 0197-4254 LANGUAGE: ENGLISH RECORD TYPE: CITATION

**A Fisherian analysis of individual retirement accounts.**

**Kelly, William A., Jr ...**

DESCRIPTORS: Individual **retirement accounts** --

**7/3,K/7 (Item 1 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS  
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01360125

**SYSTEM AND METHODS FOR DESIGNING GROUP RETIREMENT PLANS**

**SYSTEM UND VERFAHREN ZUR GESTALTUNG VON PENSIONSPLANEN**

**SYSTEME ET PROCEDES D'ELABORATION DE REGIMES DE RETRAITE COLLECTIFS**

**PATENT ASSIGNEE:**

Principal Financial Services, Inc., (3894370), 711 High Street, Des Moines, IA 50392, (US), (Applicant designated States: all)

**INVENTOR:**

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**DAUGHERTY, Michael, J.**, 711 High Street, Des Moines, IA 50392, (US)  
**DONNELLY, Thomas, J.** , 711 High Street, Des Moines, IA 50392, (US)  
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**PREY, Richard, L.** , 711 High Street, Des Moines, IA 50392, (US)  
**RENKEN, Troy, G.** , 711 High Street, Des Moines, IA 50392, (US)

**PATENT (CC, No, Kind, Date):**

WO 2001073658 011004

**APPLICATION (CC, No, Date):** EP 2001922696 010327; WO 2001US9672 010327

**PRIORITY (CC, No, Date):** US 192833 P 000329

**DESIGNATED STATES:** AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

**EXTENDED DESIGNATED STATES:** AL; LT; LV; MK; RO; SI

**INTERNATIONAL PATENT CLASS (V7):** G06F-017/60

**LANGUAGE (Publication,Procedural,Application):** English; English; English



**SYSTEM AND METHODS FOR DESIGNING GROUP RETIREMENT PLANS**

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**CUSHING, James, K ...**

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**DONNELLY, Thomas, J ...**

...US)

**KOHLER, Kara, M ...**

...US)

**PREY, Richard, L ...**

...US)

**RENKEN, Troy, G ...**

**7/3,K/8 (Item 1 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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01110900 \*\*Image available\*\*

**OXYGEN-CONTAINING ORGANOALUMINUM COMPLEXES USED AS COCATALYSTS**

**COMPLEXES D'ORGANYLE D'ALUMINIUM CONTENANT DE L'OXYGENE UTILISES COMME  
COCATALYSEURS**

**SAUERESTOFF-HALTIGE ALUMINIUMORGANYL-KOMPLEXE ALS COKATALYSATOREN**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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**ARNOLD Manfred**, Carlsberger Weg 43, 06667 Leissling, DE, DE (Residence),  
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Legal Representative:

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Darmstadt, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200433466 A1 20040422 (WO 0433466)

Application: WO 2002EP10300 20020913 (PCT/WO EP02010300)  
Priority Application: WO 2002EP10300 20020913  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DK DM DZ EC  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK  
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(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: German  
Filing Language: German  
Fulltext Word Count: 5707

Patent Applicant/Inventor:

**KOHLER Katrin ...**

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Detailed Description

Detailed Description

... 45 (s,  
1 H, C6H4CHH&AI), 1.46 (s, 1 H, C6H4CHH'AI), 1.99 ( **tsp** , 2 Hl 3j = 6.5  
Hzy 3J = 6.9 Hz, (Me2CHCH2)2A1), 3.18 (s...

...2A1), 0.91 (d, 12 Ht 3j = 6.0 Hz, +CH3)2CHCH2)2A1), 1.89  
( **tsp** , 2 HI 3j = 6.0 HZ, 3j = 7.1 HZ, (Me2CHCH2)2A1), 3.70 (s...

**7/3,K/9 (Item 2 from file: 349)**

DIALOG(R) File 349:PCT FULLTEXT

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00840962

**SYSTEM AND METHODS FOR DESIGNING GROUP RETIREMENT PLANS**  
**SYSTEME ET PROCEDES D'ELABORATION DE REGIMES DE RETRAITE COLLECTIFS**

Patent Applicant/Assignee:

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except: US)

Patent Applicant/Inventor:

**CUSHING James K** , 711 High Street, Des Moines, IA 50392, US, US  
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**DAUGHERTY Michael J** , 711 High Street, Des Moines, IA 50392, US, US  
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**DONNELLY Thomas J** , 711 High Street, Des Moines, IA 50392, US, US  
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Legal Representative:  
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3200, 801 Grand Avenue, Des Moines, IA 50309-2721, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200173658 A2 20011004 (WO 0173658)  
Application: WO 2001US9672 20010327 (PCT/WO US0109672)  
Priority Application: US 2000192833 20000329  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AE AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
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TR TT TZ UA UG US UZ VN YU ZA ZW  
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(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 6736

**SYSTEM AND METHODS FOR DESIGNING GROUP RETIREMENT PLANS**  
Patent Applicant/Inventor:  
**CUSHING James K ...**

...Designated only for: US)  
**DONNELLY Thomas J ...**

...Designated only for: US)  
**KOHLER Kara M ...**

...Designated only for: US)  
**PREY Richard L ...**

...Designated only for: US)  
**RENKEN Troy G ...**

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

TITLE: SYSTEM AND METHODS FOR DESIGNING GROUP  
**RETIREMENT PLANS**

CROSS-REFERENCE TO RELATED APPLICATION

This application claims priority to United States Provisional Application  
Serial No. 60/192,833 filed March 29, 2000, entitled SYSTEM AND METHODS  
FOR DESIGNING GROUP **RETIREMENT PLANS** .

#### BACKGROUND OF THE INVENTION

Field Of The Invention

The present invention relates to financial services and **retirement plans** .

More particularly, though not exclusively, the present invention relates  
to a

*applicants'*

**11/3,K/1 (Item 1 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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03418554 Supplier Number: 100127941 (USE FORMAT 7 FOR FULLTEXT)  
**PR Newswire National Summary, Wednesday, April 16, 10 A.M. EDT till Noon.**  
PR Newswire, pHSNATL216042003  
April 16, 2003  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1028

... 11:47 r f bc-LA-Pan-American-Life  
(NEW ORLEANS) Pan-American Life Adds **401 ( k ) Plan Sponsor**  
Tool to  
**Website ; Plan Sponsors Get Year to Date ADP and ACP Data**  
On-Line  
PHW037 04/16/2003 11:47 r v bc-PA-Del-Invest-contest...

**11/3,K/2 (Item 2 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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03418531 Supplier Number: 100122567 (USE FORMAT 7 FOR FULLTEXT)  
**Pan-American Life Adds 401 ( k ) Plan Sponsor Tool to Website ; Plan**  
**Sponsors Get Year to Date ADP and ACP Data On-Line.**  
PR Newswire, pDAW02916042003  
April 16, 2003  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 448

**Pan-American Life Adds 401 ( k ) Plan Sponsor Tool to Website ; Plan**  
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**11/3,K/3 (Item 3 from file: 621)**  
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03102477 Supplier Number: 82296459 (USE FORMAT 7 FOR FULLTEXT)  
**Vanguard.com(TM) Launches New Online Financial Management Tools For**  
**Individual Investors; New Features Include Professional-Grade Analytical**  
**Tools, Personalized Performance, and Consolidated Investment Reporting.**  
PR Newswire, pPHTU02629012002  
Jan 29, 2002  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 684

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11/3,K/4 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06385320 Supplier Number: 54787417 (USE FORMAT 7 FOR FULLTEXT)  
**ONLINE OFFERING: WEB SITE ALLOWS SPONSORS TO TALK AMONG THEMSELVES; FREE  
SERVICE OFFERS PRIVATE DISCUSSION FORUMS.**  
Sakelaris, Linda  
Pensions & Investments, p6  
May 31, 1999  
Language: English Record Type: Fulltext Abstract  
Document Type: Magazine/Journal; Trade  
Word Count: 663

ABSTRACT:  
Plan Sponsor Exchange Inc. of Pennsylvania launched a website this month that provides **information** and a communication forum for **retirement plan sponsors**. The **site** has four basic areas: real-time surveys, discussion forum, panel of experts, and research links.

XX

11/3,K/5 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

20990137 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Vanguard.com(TM) Launches New Online Financial Management Tools For  
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PR NEWSWIRE  
January 29, 2002  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 631

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14/3,K/1 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

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04338141 Supplier Number: 135176719 (USE FORMAT 7 FOR FULLTEXT)

**OppenheimerFunds, Inc. Announces Enhancement to Its Record(k)eep Pro (SM)**

**Retirement Program.**

PR Newswire, pNA

August 16, 2005

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 750

... online, real-time website designed to help its plan sponsors manage their retirement plan. The **website** provides paperless processing and reporting capabilities as well as the ability to perform transactions such

...

?

18/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02149326 Supplier Number: 25693855 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Principal Financial Streamlines Retirement-Plan Processing**  
(Nearly 12,000 employers, sponsors of Principal Financial Group's 401(k) plans, were reporting all cash and data transactions via Internet at end-1999, up 700% in Internet transactions vs previous year)  
Bestwire, p N/A  
May 05, 2000  
DOCUMENT TYPE: Custom Wire (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 428

TEXT:  
...transactions over the previous year.

The company reported 41.6 million cash transactions were made **online** by **retirement - plan sponsors** last year through Principal Direct Connect, the company's Internet-based system that lets plan sponsors to transfer their retirement **data** electronically. That compares to a **year** earlier, when only 7% of targeted cash transactions were submitted using the company's Internet...

18/3,K/2 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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03429980 Supplier Number: 100975322 (USE FORMAT 7 FOR FULLTEXT)  
**Wilmington Trust Launches Web-based Benefit Payment System.**  
Business Wire, p5438  
May 1, 2003  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 383

... and corporate services, announced today the introduction of On-Line Benefits PayView(SM), a new **Web** -based tool for **retirement - plan sponsors** and third-party administrators (TPAs). The tool allows plan sponsors and TPAs real- **time** access to employee benefit payment **information** for participants in defined contribution, defined benefit and other retirement plans serviced by Wilmington Trust...

18/3,K/3 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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18/3,K/5 (Item 4 from file: 621)  
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18/3,K/6 (Item 1 from file: 16)  
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20990137 (USE FORMAT 7 OR 9 FOR FULLTEXT)

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